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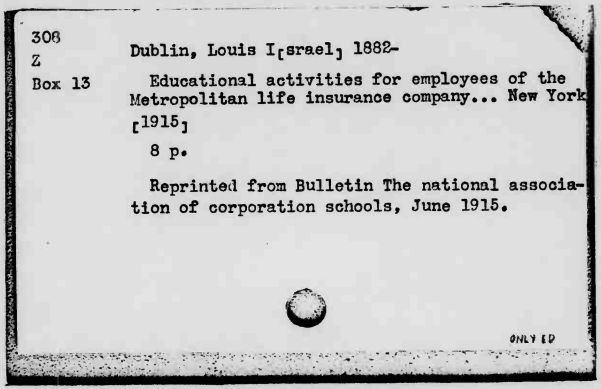

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Educational Activities for Employees of the Metropolitan Life Insurance Company

**Reprinted from Bulletin
The National Association of
Corporation Schools, June 1915**

By

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Metropolitan Life Insurance Company
New York

EDUCATIONAL ACTIVITIES FOR EMPLOYEES

Conducted by the Metropolitan Life Insurance Company

By Louis I. Dublin

The Metropolitan Life Insurance Company employs over 4,000 men and women in the Home Office and close to 13,000 Agents and clerks in the Field. It is obviously important that in so large an organization, the work of each individual should be directed to fit into the general scheme of the Company's program. The training of the several staffs in the efficient performance of their duties has, therefore, been a matter to which the officers of the Company have given very careful consideration. It will, perhaps, be of interest to the readers of this Bulletin to know how the Company has attempted to solve the problems which have arisen in this connection.

I. THE HOME OFFICE FORCE

It should be noted at the outset that owing to the very liberal salary standards and the favorable conditions of work, the Company is in a position to choose its employees from among the best available groups. Definite rules obtain for their appointment. An applicant must first of all be in good health. A medical examination makes sure that there is no disease of the lungs, heart or kidneys. This is necessary, because good health is the very first requirement for good work, and secondly, because the Company is extremely liberal in its care of employees during periods of illness.

In addition to the medical examination, the Company requires applicants to pass a mental test. While the general purpose is to ascertain the proficiency of the applicant in English and elementary arithmetic, it is also meant to tell something about his mental habits. The mental examination consists of several parts intended to test the various capacities of the applicant. One part is especially meant to test the memory; another, tests the accuracy of the applicant; still another requires speed, while all parts require concentration. Every part of the examination is timed by the examiner.

Practical Vocational Work

The answers submitted by the applicant give a good idea of the kind of work he or she is best fitted to do. The applicant with a good memory is preferred in one department, one who shows a special aptitude for dispatch is desirable in another department, while one who has shown particular accuracy in his work may be best fitted for the work of still another department of the Company's big organization. In this way, the Company tries at the very beginning to eliminate the waste that results from the lack of fitness on the part of employees to do their particular work. An expert psychologist has been called into consultation in the preparation of these tests.

Owing to the large scale on which the Company conducts its business, it has been possible to organize the clerical work in such a way that the duties of each clerk involve simple routine processes. In this manner, the clerks very easily become expert in their work, and they advance from simple to more exacting duties under the guidance of the section heads. As their efficiency increases the clerks are promoted to positions of greater responsibility. It is interesting to note in this connection that many of the section heads entered the employ of the Company as office boys, and worked their way up from the bottom of the ladder.

The educational facilities which the Company has thrown open to the Home Office employees are well suited to their needs. Some of these activities are of a vocational value while others are purely cultural. We shall consider each in turn.

Promotions Based on Progress

The stenographic force of the Company numbers nearly 1,000 female employees. On their entry into the service, the girls are usually intrusted with copying tasks only, and are called to stenographic positions as they gain proficiency in their work. To aid them in their advancement, the Company conducts two classes in typewriting and stenography; one for elementary work and the other for advanced speed dictation. Promotions are made on the basis of progress in these classes.

The Company also conducts a course in Business English. This is given twice a week for the benefit of Home Office clerks. It consists of lessons in applied grammar, composition and business correspondence.

There are also classes in actuarial science for those who are

interested in the mathematical branch of the life insurance science.

Home Office employees may also avail themselves of the Correspondence Course of Instruction in the Principles of Life Insurance, designed primarily for the Field Force of the Company. This Course is described more fully below.

A circulating library is maintained and contains about 13,000 books and pamphlets on general literature, science, insurance and miscellaneous topics. This library is equipped with a spacious reading room, and the clerks have liberally availed themselves of it.

Personal and Civic Hygiene

The Company gives instruction to its employees in personal and civic hygiene by means of well written authoritative pamphlets on various topics. These pamphlets have been prepared primarily for the use of the policyholders of the Company. Among the topics may be mentioned such as "A War on Consumption," "Teeth, Tonsils and Adenoids," "Typhoid Fever and Its Prevention," "All About Milk," "First Aid in the Home," "The Health of the Worker," etc. In addition to this instruction the Health Conservation Department gives a physical examination to every employee once a year. In this way, incipient ailments are discovered in time and stopped before they have progressed to a harmful stage. The Company maintains a sanatorium on Mt. McGregor for the care of the employees who have developed tuberculosis while in the service.

The effect of the above activities has been to promote a spirit of good fellowship among the employees and to bind them together into a body of loyal and effective workers.

II. THE FIELD FORCE

The Metropolitan extends its operations over the United States and Canada. This area is divided into nine Territories with a Superintendent of Agencies in charge of each. Each Territory is subdivided into a number of districts, each in charge of a Superintendent. Every Superintendent has a staff of agents, and he also has one or more Deputy Superintendents to help him in the supervision and management of his agency.

Conventions

It is obvious that any system of training that does not imbue the sales force with the spirit of the management, is incomplete.

The Company's house organ, known as *The Intelligencer*, is a help in this regard. But the personal contact with the executives, which is afforded by periodical conventions, is more productive of results. The Company has for years made it a practice to call the agency force together in annual conventions. The Superintendents and leading Deputies, and Agents are assembled at the Home Office for about three days. The convention consists of a review of the achievements of the Company during the past year, and a discussion of the possibilities and plans for the ensuing year. Various problems concerning the life insurance business, and the Metropolitan are discussed by the officers. The leading Superintendents are called upon for remarks. At a banquet which closes the meetings, prominent men from various walks of life are invited to address the gathering.

The Company has also instituted a system of Field Conventions. Every three years, several of the officers of the Company make a complete tour of the United States and Canada. At these meetings Superintendents, Deputy Superintendents and most of the agents meet personally the visiting officers. These occasions also serve to bring the local field men together with the leading citizens of the localities, such as Federal, State and municipal officials, clergymen and representatives of the financial and commercial interests and of educational, welfare and uplift organizations. The Conventions have a salutary effect upon the agency organization in strengthening the bonds of loyalty and devotion to the Company which they serve. They help to unify the Metropolitan family.

Correspondence Course of Instruction

In the training of its Field Force, the Company was the first organization to introduce the Correspondence Course method of instruction. At first the Course was restricted to the Agency Force, but its value to the Home Office employees soon became apparent and it was accordingly thrown open to them as well.

On his entry into service, each Agent receives careful individual instruction in the daily routine of his duties from his Superintendent, or Deputy Superintendent. He is introduced to his clientele, his so-called "debit"; the rules of the Company are thoroughly explained and the various forms used by the Company are made clear. While on his rounds

with his Deputy or Assistant Superintendent, he is instructed in the art of canvassing. In this way, he soon learns through actual practice the essentials of the business. In addition, the Agent is kept in touch with the Company through the medium of *The Intelligencer*, the Company's bi-weekly Agency house organ. Finally, on the completion of his sixth month of service, the Agent is automatically enrolled in the Company's Correspondence Course of Instruction in "The Principles of Life Insurance." The reader will be interested to know more about this interesting experiment in insurance education.

The Company put its Correspondence Course of Instruction into operation in March, 1912. Ten lessons, entitled, "The Principles of Life Insurance," were prepared by the Sixth Vice-President and the Statistician. These lessons cover the subjects of mortality, interest, the construction of a premium and an analysis of the several types of policies and plans of insurance. Each lesson is in the form of a separate booklet of about fifteen pages, with a set of questions on the subject matter of the text at the end. In these lessons, the technical side of insurance was not neglected; yet the greater emphasis was placed on the human side of the business.

The plan of conducting the Course is extremely simple. The lessons are sent to the Agents one at a time. The Agent is allowed an ample period to study each lesson and to make his replies to the questions at the end. A special printed blank is provided for this purpose. The Agent is also encouraged to ask questions and to make suggestions on the subject matter of the lesson, in a space provided for that purpose on the answer sheet. The papers are carefully read and corrected at the Home Office by a staff of examiners who are men of long and valued insurance experience. Ratings are made on each answer and a general mark placed on the paper as a whole. In addition, the examiners make many marginal annotations and suggestions. The papers are then returned to the Agents. A record is kept in the Home Office, as well as in the District Office, of the work done by each Agent during his enrollment in the Correspondence Course, and on the satisfactory completion of all the lessons, the Agent is awarded a diploma.

District Superintendents Interested

Nor is the personal element in this course of instruction lacking. Many District Superintendents hold special staff con-

ferences on the subject matter of the lessons. The Agents ask questions and thrash out among themselves various points presented in the lessons. They are thus helped by their Superintendents to master the subject and also to see the application of the text to the practical transaction of the business. The Superintendent because of his long experience, is often able to present a concrete instance exemplifying the points made in the text. In this way the chief defect of the usual Correspondence Course, namely, the absence of personal instruction, is largely overcome.

The Course has been greeted by the Field Force with enthusiasm. A few figures will be of interest in this connection. During the first year of its existence, more than six thousand Agents were enrolled. During the second year, three thousand additional Fieldmen and Home Office employees took up the study. In the third year more than 4,000 enrolled in the Course. Every District of the Company has been reached, the graduates and those now actively pursuing the study of the lessons, making over 60 per cent. of the entire Agency staff. In the three years of its existence, more than 3,600 Field representatives and Home Office clerks have satisfactorily completed the Course and have been awarded diplomas. At the present time, diplomas are being awarded at the rate of close to fifteen hundred a year. It should be noted that the fact of graduation is permanently recorded as a mark of approval of the Home Office, and is taken into favorable consideration in the event of the Agent's application for promotion.

Heavy Demand For Instruction

The demand for the Course has been so great that an edition of twelve thousand copies of the text-book has been entirely exhausted and a second edition, revised and enlarged, has been prepared. The second edition contains two additional lessons, one on "Life Insurance Salesmanship" and another on "Industrial Insurance and Social Welfare." The following table of contents indicates the scope of the revised edition of "The Principles of Life Insurance":

I. Introductory—General Summary of First Principles.
II. The Scientific Foundations of Life Insurance—(a) Mortality.

III. The Scientific Foundations of Life Insurance—(b) Interest.
IV. The Natural Premium and Assessment Insurance.
V. The Level Premium and Legal Reserve Insurance.
VI. The Analysis of a Premium—Loading, Dividend and Bonus.
VII. Types of Policies.
VIII. Types of Policies (Continued).
IX. Industrial Insurance.
X. Industrial Insurance and Social Welfare.
XI. Hazards in Life Insurance.
XII. Life Insurance Salesmanship.

Ample testimony has been received from the graduates that the Correspondence Course has filled a long-felt want. It has not only helped them to become more expert salesmen, but has broadened their vision to the light of social service, which is so insistent in our day. We quote herewith a few typical comments:

"I worked five years to get an A. B. diploma in a Georgia College, while I worked only a little over five months on these lessons, keeping up my other work besides; yet I am as proud of one diploma as of the other. I have a much clearer knowledge of many points by having studied these lessons. I heartily recommend this Course to every field man who wishes to advance in this business."

"I have learned more from these lessons in the last ten months than I did during the nine years of my experience with this Company. I consider this Course of great value, and thanks are due the Company for offering it without any cost whatever."

"This Course has been of great value to me, and I believe has been a big factor in aiding me to qualify for the Hundred-Thousand-Dollar Club."

"Prior to my enrollment in this Correspondence Course, I was about to take a course in insurance in a local college. The fee asked was $75, but the Company has offered me a Course far superior to the other, in fact this Course is far more practical."

"I have appreciated the study in every respect, and I want to advise you that it certainly has paid me financially, as my records will show that I have already placed more business in these three months, than I wrote all last year and it has taken less effort to do so."

"I am mailing my answers to the lessons in the Correspondence Course of Life Insurance. The study of these lessons and

the preparation of the answers have afforded me much information. They have strengthed my grasp of business and broadened my outlook on life insurance and its possibilities. I feel not only better fitted to carry the insurance gospel to intelligent people, but better able to lead a staff of men to greater things for the Metropolitan. I wish to thank you for making this excellent course of instruction possible for me and thousands of others who are interested in thoroughly knowing the business."

Rapid Growth in Personal Efficiency

Superintendents have also given ample testimony on the beneficent effect of the Course on their staffs. It has been observed that Agents have grown rapidly in personal efficiency and that their records have improved perceptibly during the progress of the instruction. This is best borne out by the increase in the weekly earnings, which is very marked in the records of a large number of graduates. Many cases have been noted in which Agents have sold policies in competition with other companies on the score of information obtained in the lessons, which answered specific inquiries of the prospects. Finally, the Agency Force has been strengthened in another regard, namely, in the persistence of the graduate Agent in the life insurance field. The Agent who has completed the Correspondence Course finds the selling of life insurance pleasant and remunerative, and therefore persists in the business. He understands life insurance and is in it to stay.

It is realized, of course, that this correspondence method of instruction in the principles of insurance is not a panacea for all the problems connected with Agency training. There are instances in which Agents have done excellent work in the Course and have proved to be poor practical insurance men, while many successful Agents have not pursued the study of the lessons at all. But, for the Agency Force as a whole, the old maxim that "Knowledge is power" holds true.

The Course has also emphasized the professional aspect of life insurance salesmanship. Agents have been impressed with the many social opportunities involved in their work, especially among the industrial classes. It is felt that in this way seed has been sown which will not only improve the condition of the Agent himself, by giving tone and dignity to his work, but will also better the service to policyholders. Through our Course of Instruction, the Agent is made to realize that life insurance is not only a business but a social program.

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